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## DIGEST

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Stokes

HB No. 1203

**Abstract:** Prohibits insurers from using claims which do not exceed an insured's deductible as grounds for cancellation of coverage of homeowner's insurance or automobile insurance.

Present law provides that a homeowner's insurer shall not use two or more claims in a three year period attributable to an Act of God as grounds for canceling or failing to renew a homeowner's policy

Proposed law retains present law and additionally provides that an insurer shall not use claims that did not exceed the insured's deductible and on which the insurer made no payments as grounds for canceling or failing to renew a homeowner's policy.

Present law provides that an insurer shall not cancel an automobile policy solely on the grounds that the insured submitted a claim for damage under the policy.

Proposed law retains present law and additionally provides that an insurer shall not use claims that did not exceed the insured's deductible and on which the insurer made no payments as grounds for canceling the policy or increasing the insured's premium.

(Amends R.S. 22:1265(D) and 1266(L))